

A book review by Mike Atnip

Like a fresh shower on a hot summer day, *Kingdom-Focused Finances for the Family* by Gary Miller spilled its cool drops of water into my heart. It is not that the teaching was radically new to me. God had personally been working in my life for years on the subject, de-warping my mind from my childhood culture. But believe me, a book—any book—that dares to take a strike at the pervasive affluence of conservative Christians seems a “fresh breeze.” Like one preacher recently said, “Most of the teaching concerning stewardship in our Anabaptist churches seems like a repackaged version of the American dream.”

The book is subtitled “A Call to Biblical Stewardship in Everyday Life.” While the author purposely refrains from tackling some of the deeper questions of finance, like whether *usury* means “interest” or “high interest rates,” he does offer some very practical, pointy advice, and some of it very relevant to our culture and society. For example, speaking of little, habitual purchases, and how these often neglected purchases can affect our budget, he says:

I began to view the small items in a store in a new way. A bag of potato chips at \$1 may not seem too expensive. Surely I can afford a bag of chips! But when I realize that buying those chips every day can cost me several hundred dollars a year, a bag of chips begins to look amazingly overpriced. ... How well would Starbucks sell their mocha latte if the sign said, “Have one each day on your way to work and it will only cost you \$1,123 a year”?

Reading through the book, pithy little sentences like the above seemed to keep jumping off the pages at me. And although many of them are things God has been trying to put into my life for many years now, it was simply a blessing to read a confirmation of them. The book was a real

challenge to look at my own vision and make sure I was not experiencing what he termed as “vision drift.” The author hits repeatedly on the idea that having a vision of kingdom-focused finances is an absolute necessity to make it through our society without getting smitten by its multitudes of temptations. Comparing our choices to the hundreds of colors available at the paint counter of the local hardware store—from pure white to midnight black—it is so easy to slowly drift imperceptibly from pure white to a slightly off-white, then slowly to the next off-white. Before we know it, we have left white and are into a light yellow. When we compare it to the black, we pat ourselves on the back, since our light yellow seems white next to the midnight black.

Writing a review seemed a daunting task. There were so many good points! How do I present them? I finally decided to change the general format of a book review, and just present a very brief overview, then share some of the quotes that struck me. I am sure that others will read the book and find different stimulations than I

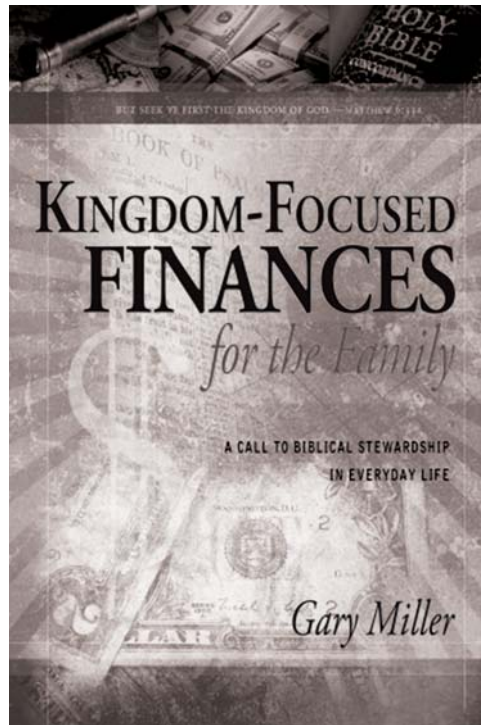
did, but I don’t think any sincere Christian could read *Kingdom-Focused Finances for the Family* and not be smitten and/or blessed.

Overview

The book is divided into six parts. The author starts off with “Practical Stewardship.” He emphasizes that Christians are stewards, not owners of their “possessions.” Just like the child sent to town to buy groceries returns the change to his parents—because the money was not his/hers!—so the things we have while here are not ours. Then comes the bombshell statement:

At some point, money consumed by a steward for personal gratification becomes theft.

Ouch!!!!



In Part 2, the book moves into budgeting, with the idea of bringing into control our helter-skelter financial messes. This section applies mostly to those who have already failed or to those new to managing money. Gary recommends that all newly-married couples track their finances for one year—down to every penny—even if they know how to manage money. This will often prove to be an eye-opener of wasteful spending, when, for example, at the end



If Jesus had given as much warning against Coca-Cola as He did the pursuit of earthly wealth, we would never touch the stuff!

of the year the couple sees just how much money they spent on potato chips or other unnecessary items. One dollar here, one there, and another over yonder equals three dollars gone.

Moving into the third part, the author warms up to his cause. And rightfully so! With a particular passion, Gary seems intent on pointing out the danger and the folly of consumer debt, borrowing to pay for consumables. By “consumer debt,” the author is referring to something that is consumed or quickly loses its value after being bought. He uses for an example, ice cream. When ice cream is bought and eaten, it is gone. It has no value left that can be squeezed back out of it.

On the other hand, real estate often [but not always!] keeps its dollar value. The idea is to not spend on unneeded consumables, much less borrow to buy

them. So suppose Joe American buys an ice cream cone with his credit card. He slurps it down, and has nothing to show for it besides a bill at the end of the month. Of course, Joe might have needed some nourishment, and the ice cream may have provided it in that case. But the point is that in 2008 the average household in the USA had an *average* credit card debt of a whopping \$8,500! This type of consumer debt was rare in our grandparent’s day, and in fact has grown tremendously in only the last three decades ... it has multiplied by five times since 1980!

Part 4 moves into getting a vision. The author emphasizes the need for married couples to be united in their goal

and vision concerning money matters. Part 5 continues with some practical advice, and bringing the children along with the vision. And—God bless him for speaking up on the subject—how peer pressure, called the “fear of man” in the Bible, affects our buying decisions more than we realize ... even in our conservative churches!

The author ends up at the root. It may seem strange to end up at the root, but he hits it well once he gets there! The root of materialism is, of all things, *unbelief!*

We simply don’t believe that Jesus really meant what He said about money. Yes, that is unbelief.

Ouch!!!

Quotables

“Is it possible that those of us who are older have neglected to teach by word and example in some of these areas?”

“Throughout our lifetime we carry something around in our pockets and purses that has the potential of destroying us!”

“If Jesus had given as much warning against Coca-Cola as He did the pursuit of earthly wealth, we would never touch the stuff!”

“Consider housing. Following World War II, the average size of an American home was around 750 square feet. ... Now the average home being built is over 2,300 square feet.”

“The greatest vaccine available against the scourge of consumer debt that is plaguing our society is contentment.”

“Those of us who have been raised in prosperity are at a disadvantage in this fight against discontentment. We have high expectations.”

“As you look at your options [for housing], are you visualizing a shelter or a showplace?”

“When you enter a grocery store, you are entering a battlefield, and the individuals behind the scenes are not looking out for your interests.”

“In 1986, there were still more high schools than shopping centers in America, but less than fifteen years later there were more than twice as many shopping centers as high schools.”

“The subtle inner longing for bigger, better, faster, nicer, and newer becomes so normal it doesn’t seem wrong.”

“Can a believer who is serious about financial stewardship really afford [spiritually, as well as financially] to shop just for entertainment?”

“Many Kingdom Christians who have purposed to find fulfillment in nothing other than the Lord Jesus can testify



to the truth of [Psalm 37:4]. Gradually the Holy Spirit has changed them, and as a result, their wants have changed. That inner desire for more earthly possessions has been transformed, and their greatest desire and delight is in the King and His Kingdom. In the past they found their wants gradually becoming needs. Now, as the Spirit works in their lives, they find that they do not want what they do not really need.”

“Many of us who would never think of adorning ourselves with jewelry can be tempted to draw attention to ourselves with the vehicle we drive. ... Am I wasting goods that could be used in God’s Kingdom because of an inner desire to project a certain image?”

“Different financial advisors have said about Americans, ‘We buy things we don’t need with money we don’t have to impress people we don’t like.’”

“Proper giving requires abandonment of self. Too often I want to give without giving up any part of my life. I like to give away clothes I am finished using, money that wasn’t really allocated for anything anyway, or time that was spare time. ... Are you willing to abandon something in order to give? Can you cheerfully give up something you had planned because God has called you to share?”

“We look at what is given [when giving money]; God looks at what is kept.”

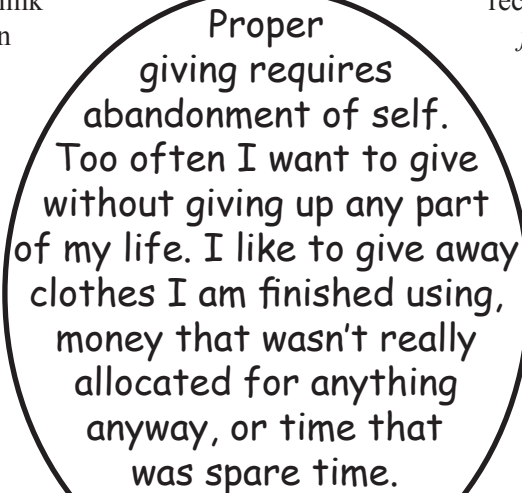
“Even if you are on welfare in the United States today, you are in the wealthiest 10 percent of the world.”

To sum it up

Quite frankly, I am weary of books and teachings on finances that only teach about investing and managing money “wisely,” so that we can be “financially stable.” Yes, managing well is part of stewardship—like not spending \$1,123 a year at Starbucks. But, is there not a reason? Are we called beyond just not wasting God’s resources?

Yes! There is a reason. Gary sums it up with these words:

God is calling us today to more than just well-balanced financial lives. Many godless people in our society have practical budgets, live disciplined lives, and avoid the scourge of consumer debt. In fact, these attributes describe most successful people in business. But God is calling our families to a higher vision. He is calling us to live for His Kingdom and to use the resources He has given for His glory.



Proper giving requires abandonment of self. Too often I want to give without giving up any part of my life. I like to give away clothes I am finished using, money that wasn't really allocated for anything anyway, or time that was spare time.

So, John Wesley was right after all: Earn all you can, save all you can, give all you can. In modern American English—we Americans are known for being sort of forthright at times—we might rephrase that to “work as diligently as you can, be as frugal as you can, and then ... give it all away!”

Certainly not a repackaged version of the American dream!

The Heartbeat of the Remnant heartily recommends *Kingdom-Focused Finances for the Family*. A perfect and complete book? No! A noble attack on American materialism, that monstrous idol? Yes! The author is charitable, but does not refrain from mentioning that mammon has gained a foothold (perhaps a death strangle?) even in conservative churches. Only when prophetic voices like this arise is there any hope of genuine revival. *Kingdom-Focused Finances for the Family* is a start. I am personally convinced that no lasting revival will happen in America until mammon is dethroned.

And our society will throw a fit against anyone who dare defy King Mammon!

As mentioned earlier, the author does not give specific answers to some of the finer points of finances; the definition of usury, is borrowing always wrong, is saving for retirement heaping up treasures, etc. Those are questions that we as individuals and congregations need to make applications to. This book is sort of a primer, a “let’s start at the basics” teaching about managing God’s resources well for Him. And remember, for the steward to spend the owner’s money on himself constitutes robbery!

But don’t let the fact that I call this book a “primer” deter you from reading it. If you can read this book without getting convicted or inspired, you are well on the road to perfection; or else hard-hearted.

I will end this review with another bombshell:

It is difficult to read the teachings of Jesus with an open heart while chained to Bank of America.

Ouch! And amen! (And may I add ... let the credit cards burn!!!) ~

Kingdom-Focused Finances for the Family can be purchased online at <http://www.wholesomebookswholesale.com/servlet/the-862/Kingdom-Focused-Finances-for/Detail> or by writing to Wholesome Books Wholesale, 277 Kurtz Rd, Ephrata, Pa, 17522. Or you may contact Wholesome Books Wholesale by telephone at (731) 577-4440.